



News Release

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DISASTER OFFICIALS OFFER TIPS TO SPEED ASSISTANCE

DOWNERS GROVE, Ill.—State and federal disaster officials urge residents and business owners dealing with severe storm damage and loss to adopt a "take-charge" action plan to help themselves recover from disaster.

U.S. Department of Homeland Security Federal Emergency Management Agency (FEMA) and Illinois Emergency Management Agency (IEMA) disaster assistance may include grants for rental assistance, essential home repairs and personal property.

Apply now:

- **Don't wait**. Residents should apply online at **www.disasterassistance.gov** or call FEMA's toll-free application line at **1 800-621-FEMA (3362)** or **TTY 1 800-462-7585**. Assistance is available in many languages.
- Apply, even if damage has been previously reported to others. Even if Illinois residents
 have previously reported damage to local officials or filled out county damage assessment
 forms, they could be missing out on financial help if they do not apply directly to FEMA for
 disaster assistance.
- **Gather information needed**. Applicants should have information at hand when they call—current address and phone number, address of the damaged property, Social Security number, information about their income and insurance, and the names of people in their household.
- **Apply, even if losses are insured**. FEMA assistance cannot duplicate insurance benefits, but damages documented in FEMA inspections may be higher than the amount insurance covers.
- **Return SBA and other forms promptly**. The U.S. Small Business Administration (SBA) loan application is an important part of the FEMA disaster assistance process. If the SBA determines a homeowner or renter cannot afford a loan, that person may be referred back to FEMA for possible further grant consideration.

After applying:

- **Keep appointments**. A FEMA-contracted inspector will make an appointment to visit a damaged home. Residents should be at home for the inspection or authorize an adult representative to be there in their place.
- **FEMA Helpline.** Call **1 800-621-FEMA (3362)** and use **Option 3** to update contact information or change an appointment.

- **Have realistic expectations.** Applicants should not expect disaster assistance to restore property to pre-disaster conditions. The assistance is intended to help make homes safe, secure and functional, and to meet other critical disaster-related needs not covered by insurance to allow long-term recovery to begin.
- **Read all FEMA letters and documents**. Applicants deemed eligible for disaster assistance will receive a letter from FEMA telling them about ways the money can be spent on their recovery. Federal assistance may have to be repaid if it is duplicated by insurance or assistance received from other federal agencies.
- Call FEMA at 1 800-621-3362, (TTY) 1 800-422-7585 if there are questions, especially about insurance. If an applicant is deemed ineligible for FEMA assistance, it often means that FEMA just needs more information. Applicants have the right to submit an appeal.
- Visit a Disaster Recovery Center (DRC) to meet face-to-face with FEMA disaster recovery specialists. Other federal and state disaster recovery information is available in the centers.
 SBA customer service representatives are available to answer questions about the SBA low-interest disaster loan program and assist with the completion of loan applications that are essential to the FEMA application process.
- Rebuild with disaster prevention in mind. Before starting repairs or reconstruction, residents should check with local building officials on required permits and inspections. Mitigation specialists at DRCs can answer questions and provide tips on smart, cost-effective rebuilding techniques.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.